

Form B18

United States Bankruptcy Court

District of South Dakota

In re:

Adam Lee Lalim
Lisa Marie Lalim
fka Lisa Marie Slowinski

Case Number 07-10180

Chapter 7

ORDER DISCHARGING DEBTOR(S)

It appearing Debtor(s) is(are) entitled to a discharge,

IT IS HEREBY ORDERED that Debtor(s) is(are) granted a discharge under 11 U.S.C. § 727.

So ordered on March 25, 2008 .

BY THE COURT:

s/ Charles L. Nail, Jr.
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That Are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That Are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or the the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0869-1
Case: 07-10180

User: msem
Form ID: bl8

Page 1 of 1
Total Served: 31

Date Rcvd: Mar 25, 2008

The following entities were served by first class mail on Mar 27, 2008.

db +Adam Lee Lalim, 908 1st Ave. NE, Watertown, SD 57201-3706
db +Lisa Marie Lalim, 908 1st Ave. NE, Watertown, SD 57201-3706
858535 +AAA Collections, Inc., P.O. Box 881, Sioux Falls, SD 57101-0881
858536 +AmTrust Bank, 1111 Chester Ave., Cleveland, OH 44114-3545
858538 +Black Hills Power, 409 Deadwood Ave., P.O. Box 1400, Rapid City, SD 57709-1400
867520 +CHASE BANK USA, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
858540 +Chase Home Finance, LLC, P.O. Box 509011, San Diego, CA 92150-9011
858542 +Dacotah Bank, 1310 9th Ave. SE, Watertown, SD 57201-5302
858543 +Don and Cheri Lalim, 3129 N. Serenity Dr., Watertown, SD 57201-8316
858545 +EMC Mortgage Corp., 800 State Hwy. 121 Byp, Lewisville, TX 75067-4180
858544 +Eastern Farmers Coop, P.O. Box 9, Worthington, SD 57077-0009
858546 +Frisbee Plumbing & Heating, 4101 South Minnesota Ave., Sioux Falls, SD 57105-6742
858547 +GMAC, P.O. Box 2150, Greeley, CO 80632-2150
858548 +Highmark Federal Credit Union, P.O. Box 2506, Rapid City, SD 57709-2506
858549 +James and Jeannette Reed, 908 W. Kemp, Watertown, SD 57201-3355
858550 LTD Financial Services, 7322 SU Freeway Suite 1600, Houston, TX 77074
858552 +MDU, PO Box 1060, Rapid City, SD 57709-1060
858551 Mackoff Kellog Law Firm, P.O. Box 1097, Dickinson, ND 58602-1097
858553 +Michelle Slowinski, 69471 220th Ave., Kasson, MN 55944-2828
858554 Minnesota Child Support Payment Center, P.O. Box 64326, St. Paul, MN 55164-0326
858562 Reiter & Schiller P.A., The Academy of Professional Building, 25 Dale St. North,
St. Paul, MN 55102-2227
858556 +SLFC, 105 1st Ave. SW, Aberdeen, SD 57401-4104
858555 Sioux Valley/Sanford Clinic, 900 E 54th St. N., P.O. Box 5074, Sioux Falls, SD 57117-5074
858539 +The Bridge System, Hauge Associates, 2320 W. 49th St., Sioux Falls, SD 57105-6539
858558 Think Visa, P.O. Box 31112, Tampa, FL 33631-3112
858559 +United Heating & Cooling, P.O. Box 731, Rochester, MN 55903-0731
858561 Wells Fargo Home Mortgage, P.O. Box 10335, Des Moines, IA 50306-0335

The following entities were served by electronic transmission on Mar 25, 2008.

858537 EDI: BANKAMER.COM Mar 25 2008 19:45:00 Bank of America, P.O. Box 15026,
Wilmington, DE 19850-5026
858541 EDI: CHASE.COM Mar 25 2008 19:45:00 Chase Visa, P.O. Box 15298, Wilmington, DE 19850-5298
858557 +EDI: WTRRNBNB.COM Mar 25 2008 19:45:00 Target Visa, Target National Bank, P.O. Box 1581,
Minneapolis, MN 55440-1581
858560 +EDI: WTRWFNNB.COM Mar 25 2008 19:45:00 Victoria Secret, P.O. Box 182128,
Columbus, OH 43218-2128
858561 EDI: WFFC.COM Mar 25 2008 19:45:00 Wells Fargo Home Mortgage, P.O. Box 10335,
Des Moines, IA 50306-0335

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr AmTrust Bank
cr U.S. Bank National Association

TOTALS: 2, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2008

Signature:

